Case 09-43644 Doc 1 Filed 11/18/09 Entered 11/18/09 10:33:33 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 34

United States Bankruptcy Court Northern District of Illinois  Volu				intary Petition	
Name of Debtor (if individual, enter Last, First, Mic Washington, Monica M	dle):	Name of Joint Deb	otor (Spouse) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars		sed by the Joint Debtor i naiden, and trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>8452</b>	I.D. (ITIN) No./Complete	Last four digits of EIN (if more than	Soc. Sec. or Individual-Tone, state all):	axpayer I.D	. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State of 1534 W. 62nd Street 2nd Floor	& Zip Code):	Street Address of J	oint Debtor (No. & Stree	et, City, Stat	e & Zip Code):
Chicago, IL	ZIPCODE 60636			Z	ZIPCODE
County of Residence or of the Principal Place of Bu <b>Cook</b>	siness:	County of Residen	ce or of the Principal Pla	ce of Busine	ess:
Mailing Address of Debtor (if different from street a P.O. Box 24344	address)	Mailing Address o	f Joint Debtor (if differer	nt from stree	et address):
Chicago, IL	ZIPCODE <b>60624</b>			Z	ZIPCODE
Location of Principal Assets of Business Debtor (if	different from street address	above):			
				Z	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one be attached)  ☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's considera is unable to pay fee except in installments. Rule 1 3A.	o individuals only). Must tion certifying that the debtor 006(b). See Official Form	pt Entity f applicable.) to organization under States Code (the le).  Check one box: Debtor is a smal Debtor is not a state Check if: Debtor's aggreg affiliates are less	the Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primaril debts, defined in 1 \$ 101(8) as "incur individual primaril personal, family, o hold purpose."  Chapter 11 Is the business debtor as defined in 1 and the personal of th	n is Filed ((	box.)  Debts are primarily business debts.  S.C. § 101(51D). 1 U.S.C. § 101(51D).  wed to non-insiders or
Filing Fee waiver requested (Applicable to chapte attach signed application for the court's consideration		Acceptances of	filed with this petition		om one or more classes of
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.			will be no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors		0,001- 25,001 5,000 50,000		Over 100,000	
	000,001 to \$10,000,001 \$ 0 million to \$50 million \$		000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion	
Estimated Liabilities		50,000,001 to \$100,000 to \$500	000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion	

Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are p I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of ti explained the relief available ur that I delivered to the debtor to Bankruptcy Code.	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declar ner that [he or she] may proceed unde tle 11, United States Code, and havider each such chapter. I further certified he notice required by § 342(b) of the
	X /s/ James Richards Signature of Attorney for Debtor(s)	11/18/09 Date
<b>Exhi</b> (To be completed by every individual debtor. If a joint petition is filed, ea	L:4 D	
Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete and atta ide a part of this petition.	ach a separate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regarding	ach spouse must complete and atta ide a part of this petition.	ach a separate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regarding	ach spouse must complete and attained a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.) of business, or principal assets in the	nis District for 180 days immediately
Exhibit D completed and signed by the debtor is attached and material of this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regarding (Check any approximately provided by the joint debtor is attach)  Debtor has been domiciled or has had a residence, principal place of the provided by the joint debtor is attached and material or the provided by the joint debtor is attached and material or the provided by the joint debtor is attached and material or the provided by the joint debtor is attached and material or the provided by the joint debtor is attached and material or the provided by the joint debtor is attached and material or the provided by the joint debtor is attached and material or the provided by the joint debtor is attached and material or the provided by the joint debtor is attached and signed by the joint debtor is attached by the joint debtor is att	ach spouse must complete and attained a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.) of business, or principal assets in the days than in any other District.	nis District for 180 days immediately
Exhibit D completed and signed by the debtor is attached and matter this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regardin  (Check any approach of the preceding the date of this petition or for a longer part of such 1800	ach spouse must complete and attained a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.) of business, or principal assets in the days than in any other District.  partner, or partnership pending in lace of business or principal assets but is a defendant in an action or principal assets.	nis District for 180 days immediately this District. in the United States in this District, occeeding [in a federal or state court]
Exhibit D completed and signed by the debtor is attached and mathematical fitting is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regardin (Check any approached in the preceding the date of this petition or for a longer part of such 180.  There is a bankruptcy case concerning debtor's affiliate, general placed in this District, or the interests of the parties will be served in register.  Certification by a Debtor Who Reside	ach spouse must complete and attained a part of this petition.  ed a made a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.)  of business, or principal assets in the days than in any other District.  partner, or partnership pending in lace of business or principal assets but is a defendant in an action or principal to the relief sought in this Disters as a Tenant of Residential plicable boxes.)	this District for 180 days immediately this District. in the United States in this District, occeeding [in a federal or state court] trict.  Property
Exhibit D completed and signed by the debtor is attached and mathematical fitting is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach  Information Regardin  (Check any approached in the preceding the date of this petition or for a longer part of such 180.  There is a bankruptcy case concerning debtor's affiliate, general place or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regarding that the debtor who Reside (Check all approached in Landlord has a judgment against the debtor for possession of debtor.	ach spouse must complete and attained a part of this petition.  ed a made a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.)  of business, or principal assets in the days than in any other District.  partner, or partnership pending in lace of business or principal assets but is a defendant in an action or principal to the relief sought in this Disters as a Tenant of Residential plicable boxes.)	this District for 180 days immediately this District. in the United States in this District, occeeding [in a federal or state court] trict.  Property

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

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Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Washington, Monica M

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### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): Washington, Monica M

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Monica M Washington

Signature of Debtor

Monica M Washington

Х

Signature of Joint Debtor

(773) 851-1597

Telephone Number (If not represented by attorney)

November 18, 2009

### Signature of Attorney\*



Signature of Attorney for Debtor(s)

James Richards Law Offices of Vincent J. O'Brien 661 W. Lake, Suite 2 South Chicago, IL 60661 (312) 756-1055 Fax: (312) 258-1194 jhriv@yahoo.com

### November 18, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized	Individual	
Printed Name of Authori	zed Individual	
itle of Authorized Indiv		

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Sign	ature of For	eign Rep	resentative			
ъ.	ad Massa of	Eorgian	Representat	ive		

### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

riddicas			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

 $_{B6\;Summary\;(Form\;0-\underbrace{09-43644}_{11207)}Doc\;1}$ 

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Document Page 4 of 34 United States Bankruptcy Court **Northern District of Illinois** 

IN RE:	Case No
Washington, Monica M	Chapter 7
Debtor(s)	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 2,800.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 800.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 585.08	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 32,868.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,610.40
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,694.00
	TOTAL	19	\$ 2,800.00	\$ 34,253.36	

Form 6 - Statistical Summary (12/07)

### Doc 1

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Nor	thern	Distr	ict of	Illin	าดเร

IN RE:		Case No.
Washington, Monica M		Chapter 7
	Debtor(s)	•

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 585.08
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 585.08

### State the following:

Average Income (from Schedule I, Line 16)	\$ 1,610.40
Average Expenses (from Schedule J, Line 18)	\$ 1,694.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 2,062.68

### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 585.08	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 32,868.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 32,868.28

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Debtor(s)

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(If known)

IN RE Washington, Monica M

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\_\_\_\_ Case No. \_

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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IN RE Washington, Monica M

Debtor(s) Case No. \_

(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	V	Charter One Checking Account		50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household items and electronics		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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IN RE Washington, Monica M

\_ Case No. \_ Debtor(s)

(If known)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				_	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Oldsmobile Alero GL Sedan 4D - 100,000+ miles.		1,750.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
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\_ Case No. \_

### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
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### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Dahton alasta the arrametions to rehish dahton is antitled under	
Debtor elects the exemptions to which debtor is entitled under:	
(Check one box)	

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Household items and electronics	735 ILCS 5 §12-1001(b)	500.00	500.00
2003 Oldsmobile Alero GL Sedan 4D - 100,000+ miles.	735 ILCS 5 §12-1001(c)	1,750.00	1,750.00

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IN RE Washington, Monica M

Case No.

Debtor(s)

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Secured Loan - Automobile				800.00	
TitleMax Of Illinois 715 Western Peoria, IL 61604			VALUE \$ 1,750.00					
ACCOUNT NO.	_		VALUE # 1,730.00					
			VALUE \$			   		
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
<b>0</b> continuation sheets attached			(Total of th		otota		\$ 800.00	\$
			(Use only on la	,	Γota	al	\$ 800.00	\$
							(Report also on Summary of	(If applicable, report also on Statistical

(Report also of Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

1 continuation sheets attached

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(If known)

IN RE Washington, Monica M

Debtor(s)

Case No. \_

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Washington, Monica M

Debtor(s)

\_\_\_ Case No. \_

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

### **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Listed on This Sheet	:)						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPITTED		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>347255</b>										
Illinois Department Of Human Services Cash Management Unit PO Box 19407 Springfield, IL 62794-9407								585.08	585.08	
ACCOUNT NO.	-									
ACCOUNT NO.	_									
ACCOUNT NO.	_									
ACCOUNT NO.										
ACCOUNT NO.										
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	att Cla	ached aims	to (Totals of the		oag	e)	\$	585.08	\$ 585.08	\$
(Use only on last page of the comp	plete	ed Sch	edule E. Report also on the Summary of Scl		Tot iles		\$	585.08		
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)  585.08										

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Debtor(s)

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>686469234</b>			Sprint Phone Expenses - Collection Agency			T	
AFNI, Inc. (Sprint) 104 Brock Drive PO Box 3517 Bloomington, IL 61702-3517							544.79
ACCOUNT NO.			Unsecured Loan			П	
America's Financial Choice 667 River Oaks Drive Calumet City, IL 60409							700.00
ACCOUNT NO. <b>707055805130XXXX</b>			Unsecured Loan		$\dashv$	$\top$	
America's Financial Choice 3945 W. 26th Street Ste 1 Chicago, IL 60623-3703							548.00
ACCOUNT NO. 107055804214XXXX			Secured Loan - Household goods		┪	T	
American General Financial 3211 W 95th Evergreen Park, IL 60623-3703							
							6,086.00
6 continuation sheets attached			(Total of th	Subt			\$ 7,878.79
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atist	tica	n d	\$

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IN RE Washington, Monica M

Debtor(s)

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Unsecured Loan				
AmeriCash Loans, LLC 880 Lee Street Suite 302 Des Plaines, IL 60016							600.00
ACCOUNT NO. <b>4106-3600-0735-3884</b>			Credit Card Debt - Collection Agency				
Aspire Payment Processing PO Box 84078 Columbus, GA 31908-4078							1,475.20
ACCOUNT NO.			Assignee or other notification for:				,
CB&T Research Department PO Box 105555 Atlanta, GA 30348-5555	-		Aspire				
ACCOUNT NO. <b>4447-9621-1049-9930</b>			Credit Card Debt				
Capital One Bank (USA), N.A. Visa Account P.O. Box 71083 Charlotte, NC 28272-1083							965.00
ACCOUNT NO.			Assignee or other notification for:				303.00
Credit One Bank PO Box 98873 Las Vegas, NV 89193-8873	-		Capital One Bank (USA), N.A.				
ACCOUNT NO.			Unsecured Loan				
Cash Store 266 E Roosevelt Rd Lombard, IL 60148	_						471.98
ACCOUNT NO.	$\vdash$		Unsecured Loan	$\vdash$		H	4/1.98
Check 'n Go 7755 Montgomery Road Cincinnati, OH 45236							
Sheet no. 1 of 6 continuation sheets attached to				Sub	tota		1,300.00
Sheet no. <u>1</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als tatis	age Fota o o tica	e) al n al	\$ 4,812.18

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IN RE Washington, Monica M

\_ Case No. \_ Debtor(s)

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5436-6810-0657-8728</b>			Credit Card Debt				
Cortrust Bank PO Box 2060 Omaha, NE 68103-2060							628.00
ACCOUNT NO.			Unsecured Loan				
Devon Financial Services, Inc. 111 W. Jackson Blvd. Chicago, IL 60604							200.00
ACCOUNT NO.	-		Unsecured Loan				300.00
First Cash Advance Financial Services 690 East Lamar Blvd Suite 400 Arlington, TX 76011							522.00
ACCOUNT NO. <b>4227090323354248</b>			Credit Card Debt - Cross Country Bank				
First National Collection Bureau, Inc. 610 Waltham Way Sparks, NV 89434							
ACCOUNT NO. <b>4239-8010-1930-2740</b>			Credit Card Debt				1,697.43
First National Credit Card Legacy Visa PO Box 2677 Omaha, NE 68103-2677			orean dara pest				706.67
ACCOUNT NO.			Assignee or other notification for:				
First National Bank 500 E. 60th Street N Sioux Falls, SD 57104-0478			First National Credit Card				
ACCOUNT NO. <b>5177-6073-2541-0809</b>			Credit Card Debt				
First Premier Bank PO Box 5524 Sioux Falls, SD 57117-5524							
				Ц	L	Ļ	493.00
Sheet no. <b>2</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	e)	<b>\$ 4,347.10</b>
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n al	\$

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IN RE Washington, Monica M

Debtor(s)

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Frist Premier 900 Delaware Suite 7 Sioux Falls, SD 57104			First Premier Bank				
ACCOUNT NO. <b>07M1 150334</b>			Judgment from January 2, 2008 - Arrow Financial				
Freedman Anselmo Lindberg 1807 W. Diehl PO 3107 Naperville, IL 60566-7228			Services LLC				1,673.53
ACCOUNT NO.			Assignee or other notification for:				,
ARROW FINANCIAL SERVICES L 5996 W. Touhy Ave Niles, IL 60714-4610			Freedman Anselmo Lindberg				
ACCOUNT NO. <b>6011-3810-1207-7275</b>	Credit (		Credit Card Debt				
HSBC Card Services Payment Center PO Box 17313 Baltimore, MD 21297-1051							607.00
ACCOUNT NO.  Direct Merchants Bank PO Box 29468 Phoenix, AZ 85038-9468			Assignee or other notification for: HSBC Card Services				
ACCOUNT NO. <b>5440-4550-3823-9292</b>			Credit Card Debt				
HSBC Card Services Orchard Bank Mastercard PO Box 17051 Baltimore, MD 21297-1051							535.00
ACCOUNT NO.			Assignee or other notification for:				300.30
Portfolio Recovery Associates Riverside Commerce Center 120 Corporate Blvd Sute 100 Norfolk, VA 23502-4962			HSBC Card Services				
Sheet no. 3 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of th	Sub is p		- 1	\$ 2,815.53
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als tatis	tica	n ıl	\$

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IN RE Washington, Monica M

Case No. \_ Debtor(s)

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Unsecured Loan				
Illinois Title Loans, Inc. 100 West Madison Avenue Maywood, IL 60153							
ACCOUNT NO. <b>270865XXXX</b>			Credit Card Debt - Collection Agency			+	577.50
Jefferson Capital Systems, LLC 16 McClean Rd Saint Cloud, MN 56303			Great Gard Best Confection Agency				1,475.00
ACCOUNT NO. 1435XXXX			Cable/Cellular Expenses				1,475.00
JJ Macintyre Co 1801 California Ave Corona, CA 92881-7251			·				285.00
ACCOUNT NO.			Assignee or other notification for:				203.00
MPOWER Communications Corp 515 South Flower Street, 47th Floor Los Angeles, CA 90071		JJ Macintyre Co					
ACCOUNT NO.			Legal Fees				
Legal Helpers PC 233 South Wacker Drive Suite 5150 Chicago, IL 60606							1,050.00
ACCOUNT NO. 4447-9621-1049-9930			Credit Card Debt - Collection Agency				1,030.00
LVNV Funding PO Box 10584 Greenville, SC 29603-0584							
ACCOUNT NO. <b>67910066</b>			Medical Expenses				965.00
OSI Collection Services, Inc. Sinai Medical Group PO Box 959 Brookfield, WA 53008-0959							
Sheet no. <b>4</b> of <b>6</b> continuation sheets attached to				Sub	tota		133.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o tica	e) <u>s</u> ul n ul	<b>4,485.50</b>

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IN RE Washington, Monica M

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>09M1 186859</b>			Debt Collection 11/10/2009				
Pekay & Blistein, P.C. 77 West Washington Suite 719 Chicago, IL 60602							1,496.10
ACCOUNT NO.			Assignee or other notification for:				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Devon Financial Services, Inc. 111 W. Jackson Blvd. Chicago, IL 60604			Pekay & Blistein, P.C.				
ACCOUNT NO.			Unsecured Loan				
PLS Financial Services P.O. Box 7519 Chicago, IL 60680-7519							1,234.00
ACCOUNT NO. <b>504994802538XXXX</b>			Credit Card Debt				1,234.00
Sears CBSD P.O. Box 6189 Sioux Falls, SD 57117							2,470.00
ACCOUNT NO.			Unsecured Loan				2,470.00
Sun Cash 5800 W North Ave Chicago, IL 60639-4041							
ACCOUNT NO.			Unsecured Loan				250.00
The Money Company 471 South Main Street #8 Moab, UT 84532							
ACCOUNT NO. <b>5436-6810-0657-8728</b>			Credit Card Debt				450.00
The Premium Club PO Box 84634 Sioux Falls, SD 57118-9915			order dara bost				
				$\prod_{\alpha}$	Ш	ĻН	250.00
Sheet no <b>5</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Repor	T als	age Fota	e) al n	§ 6,150.10
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate				\$

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IN RE Washington, Monica M

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Debtor(s)

Case No. \_\_\_\_\_(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5259-8300-2269-2732</b>			Credit Card Debt - Tribute Master Card	Н			
Tribute/FBOFD PO Box 10555 Atlanta, GA 30348-5555	-						4.007.00
			One did Count Date(				1,067.08
ACCOUNT NO. 5856370721660745  Value City Furniture PO Box 659704 San Antonio, TX 78265-9704	-		Credit Card Debt				1,312.00
ACCOUNT NO.	-						1,012.00
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.							
Sheet no. <b>6</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			)	\$ 2,379.08
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als tatis	o o tica	n ıl	\$ <b>32,868.28</b>

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IN RE Washington, Monica M

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### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

IN RE Washington, Monica M

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF I	ENTS OF DEBTOR AND SPOUSE				
Single		RELATIONSHIP(S):  Daughter  Daughter				AGE(S): 19 16
EMPLOYMENT:		DEBTOR			SPOUSE	
1	edical Reco					
		nity Wellness Center				
	years and 6					
I	I W. Lake St ak Park, IL					
INCOME: (Estimate of	of average or	projected monthly income at time case filed)			DEBTOR	SPOUSE
1. Current monthly gro	ss wages, sa	lary, and commissions (prorate if not paid month	ly)	\$	1,835.52	\$
2. Estimated monthly of	overtime			\$		\$
3. SUBTOTAL				\$	1,835.52	\$
4. LESS PAYROLL D	EDUCTION	IS		<u> </u>		<u> </u>
a. Payroll taxes and S				\$	225.12	\$
b. Insurance				\$		\$
c. Union dues				\$		\$
d. Other (specify)				\$		\$
-				<u>\$</u>		\$
5. SUBTOTAL OF P.	AYROLL D	DEDUCTIONS		\$	225.12	\$
6. TOTAL NET MO	NTHLY TA	KE HOME PAY		\$	1,610.40	\$
7 Pagular income from	n operation o	of husiness or profession or form (attach detailed	statament)	¢		•
8. Income from real pr		of business or profession or farm (attach detailed	statement)	\$ —		\$
9. Interest and dividend				\$ ——		\$ \$
		ort payments payable to the debtor for the debtor	's use or	Ψ		Ψ
that of dependents liste		1 7 1 7		\$		\$
11. Social Security or	other govern	ment assistance				
(Specify)				\$		\$
				\$		\$
12. Pension or retirement				\$		\$
13. Other monthly inco				¢.		Φ
(Specify)				\$ —		<b>\$</b>
				\$ ——		\$
				Ψ		Ψ
14. SUBTOTAL OF	LINES 7 TH	IROUGH 13		\$		\$
15. AVERAGE MON	THLY INC	OME (Add amounts shown on lines 6 and 14)		\$	1,610.40	\$
		ONTHLY INCOME: (Combine column totals from tal reported on line 15)	om line 15;		\$	1,610.40
						edules and, if applicable, on iabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Document

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\_ Case No. \_

IN RE Washington, Monica M

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Debtor(s)

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	,S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	525.00
a. Are real estate taxes included? Yes No <u>✓</u>		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	
c. Telephone	\$	130.00
d. Other Cable	\$	55.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	250.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	225.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	94.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
(*F** \$7)	<u> </u>	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	_ ·	
a. Auto	\$	
b. Other	\$	
	<u>\$</u>	
14. Alimony, maintenance, and support paid to others	<del>\$</del>	
15. Payments for support of additional dependents not living at your home	\$ ——	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$ ——	
	\$	
	\$	
	— ¥ ——	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	l <sub>\$</sub>	1,694.00
rr	<u> </u>	.,5050

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 1,610.40
b. Average monthly expenses from Line 18 above	\$1,694.00
c. Monthly net income (a. minus b.)	\$ -83.60

Document

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(If known)

IN RE Washington, Monica M

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Debtor(s)

Case No.

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: November 18, 2009 Signature: /s/ Monica M Washington Debtor Monica M Washington Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

B7 (Official Form) (209-43644)

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Document Page 26 of 34 United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No.
Washington, Monica M	Chapter 7
Debtor(s)	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

33,999.00 2007 Gross Income

30,885.00 2008 Gross Income

### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 09-43644			Entered 11 Page 27 of 3	/18/09 10:33:33 4	Desc Main	
None	b. Debtor whose debts are not p preceding the commencement of \$5,475. If the debtor is an indiviousligation or as part of an alternate debtors filing under chapter 12 or is filed, unless the spouses are seen	rimarily consumer f the case unless the dual, indicate with tive repayment schoor chapter 13 must	debts: List each page aggregate value an asterisk (*) ar edule under a plan include payments	payment or other tr e of all property that ny payments that w by an approved not and other transfers	ansfer to any creditor mant constitutes or is affect ere made to a creditor or approfit budgeting and cre	ed by such transfer is less than account of a domestic support dit counseling agency. (Married	
None	c. All debtors: List all payments who are or were insiders. (Marrie a joint petition is filed, unless the	ed debtors filing ur	nder chapter 12 or	chapter 13 must in	clude payments by either		
4. Sui	ts and administrative proceeding	gs, executions, ga	rnishments and	attachments			
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
AND Arrov Plain Defe Welli	CION OF SUIT CASE NUMBER W Financial Services, LLC, tiff v. Monica Washington, ndant and PCC COmmunity ness Center, Employer 1 150334	NATURE OF PR <b>Wage Dedudct</b>		COURT OR AND LOCAT Gircuit Cou Illinois		STATUS OR DISPOSITION Judgment against Debtor	
Plain	on Financial Services, Inc., tiff v. Monica M. nington, Defendant	Debt Collection	1	Circuit Cou Illinois	rt of Cook County,	Pending	
None	b. Describe all property that has the commencement of this case. or both spouses whether or not a	(Married debtors f	iling under chapt	er 12 or chapter 13	must include informatio	on concerning property of either	
BENI <b>ARR</b> ( <b>5996</b>	E AND ADDRESS OF PERSON EFIT PROPERTY WAS SEIZED OW FINANCIAL SERVICES L W. Touhy Ave , IL 60714-4610	1	DATE OF SE	EIZURE	DESCRIPTION AND OF PROPERTY Garnished Wages	VALUE	

### 5. Repossessions, foreclosures and returns

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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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9. Pa	nents related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
Law 661	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION AND ADDRESS OF PAYEE PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY 11/09/09 1,500.00 est Lake Street go, IL 60601
4351	uboard Nonprofit Credit Counseling 11/09/09 45.00 Latham St. Lide, CA 92501
10. C	ner transfers
None	List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. C	sed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise ransferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, prokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. S	e deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. S	offs
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
14. P	pperty held for another person
None	List all property owned by another person that the debtor holds or controls.
15. P	or address of debtor
None	f debtor has moved within <b>three years</b> immediately preceding the commencement of this case, list all premises which the debtor occupied during

### 1:

✓ that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

**✓** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>November 18, 2009</b>	Signature /s/ Monica M Washington	
	of Debtor	Monica M Washington
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 09-43644 **B8** (Official Form 8) (12/08)

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Document Page 30 of 34 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE: Case No. Washington, Monica M Chapter 7 Debtor(s) CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION **PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.) Property No. 1 Creditor's Name: **Describe Property Securing Debt: American General Financial** Household items and electronics Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt **✓** Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Claimed as exempt Not claimed as exempt Property No. 2 (if necessary) Creditor's Name: **Describe Property Securing Debt:** TitleMax Of Illinois 2003 Oldsmobile Alero GL Sedan 4D - 100,000+ miles. Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain \_ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Claimed as exempt Not claimed as exempt **PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. 1 Lessor's Name: **Describe Leased Property:** Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No Property No. 2 (if necessary) Lessor's Name: **Describe Leased Property:** Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No continuation sheets attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. November 18, 2009 /s/ Monica M Washington Date: Signature of Debtor

Signature of Joint Debtor

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Washington, Monica M

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_42

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: November 18, 2009

/s/ Monica M Washington
Debtor

Joint Debtor

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Washington, Monica M P.O. Box 24344 Chicago, IL 60624 Document Cash Store 266 E Roosevelt Rd Lombard, IL 60148

First National Credit Card Legacy Visa PO Box 2677 Omaha, NE 68103-2677

Law Offices of Vincent J. O'Brien 661 W. Lake, Suite 2 South Chicago, IL 60661 CB&T Research Department PO Box 105555 Atlanta, GA 30348-5555 First Premier Bank PO Box 5524 Sioux Falls, SD 57117-5524

AFNI, Inc. (Sprint) 404 Brock Drive PO Box 3517 Bloomington, IL 61702-3517 Check 'n Go 7755 Montgomery Road Cincinnati, OH 45236 Freedman Anselmo Lindberg 1807 W. Diehl PO 3107 Naperville, IL 60566-7228

America's Financial Choice 667 River Oaks Drive Calumet City, IL 60409 Cortrust Bank PO Box 2060 Omaha, NE 68103-2060

Frist Premier 900 Delaware Suite 7 Sioux Falls, SD 57104

America's Financial Choice 3945 W. 26th Street Ste 1 Chicago, IL 60623-3703 Credit One Bank PO Box 98873 Las Vegas, NV 89193-8873 HSBC Card Services Payment Center PO Box 17313 Baltimore, MD 21297-1051

American General Financial 3211 W 95th Evergreen Park, IL 60623-3703 Devon Financial Services, Inc. 111 W. Jackson Blvd. Chicago, IL 60604 HSBC Card Services Orchard Bank Mastercard PO Box 17051 Baltimore, MD 21297-1051

AmeriCash Loans, LLC 880 Lee Street Suite 302 Des Plaines, IL 60016 Direct Merchants Bank PO Box 29468 Phoenix, AZ 85038-9468 Illinois Department Of Human Services Cash Management Unit PO Box 19407 Springfield, IL 62794-9407

ARROW FINANCIAL SERVICES L 5996 W. Touhy Ave Niles, IL 60714-4610 First Cash Advance Financial Services 690 East Lamar Blvd Suite 400 Arlington, TX 76011 Illinois Title Loans, Inc. 100 West Madison Avenue Maywood, IL 60153

Aspire Payment Processing PO Box 84078 Columbus, GA 31908-4078 First National Bank 500 E. 60th Street N Sioux Falls, SD 57104-0478 Jefferson Capital Systems, LLC 16 McClean Rd Saint Cloud, MN 56303

Capital One Bank (USA), N.A. Visa Account P.O. Box 71083 Charlotte, NC 28272-1083 First National Collection Bureau, Inc. 610 Waltham Way Sparks, NV 89434 JJ Macintyre Co 1801 California Ave Corona, CA 92881-7251 Case 09-43644 Doc 1 Filed 11/18/09 Entered 11/18/09 10:33:33 Desc Main

Legal Helpers PC 233 South Wacker Drive Suite 5150 Chicago, IL 60606 Document Page 33 of 34 The Premium Club PO Box 84634 Sioux Falls, SD 57118-9915

LVNV Funding PO Box 10584 Greenville, SC 29603-0584 TitleMax Of Illinois 715 Western Peoria, IL 61604

MPOWER Communications Corp 515 South Flower Street, 47th Floor Los Angeles, CA 90071 Tribute/FBOFD PO Box 10555 Atlanta, GA 30348-5555

OSI Collection Services, Inc. Sinai Medical Group PO Box 959 Brookfield, WA 53008-0959 Value City Furniture PO Box 659704 San Antonio, TX 78265-9704

Pekay & Blistein, P.C. 77 West Washington Suite 719 Chicago, IL 60602

PLS Financial Services P.O. Box 7519 Chicago, IL 60680-7519

Portfolio Recovery Associates Riverside Commerce Center 120 Corporate Blvd Sute 100 Norfolk, VA 23502-4962

Sears CBSD P.O. Box 6189 Sioux Falls, SD 57117

Sun Cash 5800 W North Ave Chicago, IL 60639-4041

The Money Company 471 South Main Street #8 Moab, UT 84532

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# **Northern District of Illinois**

IN	N RE: Case No	
W	/ashington, Monica M Chapter 7	
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contempor or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	00.00
	Prior to the filing of this statement I have received	
		00.00
2.	The source of the compensation paid to me was: Debtor Other (specify):	
3.	The source of compensation to be paid to me is:  Debtor  Other (specify):	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agree together with a list of the names of the people sharing in the compensation, is attached.	ement,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> </ul>	
ó.	By agreement with the debtor(s), the above disclosed fee does not include the following services:	
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.	

November 18, 2009

/s/ James Richards

Date

James Richards
Law Offices of Vincent J. O'Brien
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